

Information to identify the case:

Debtor 1	Bruce B. Carnicelli	Social Security number or ITIN	xxx-xx-3071
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Kimberly A. Carnicelli	Social Security number or ITIN	xxx-xx-6870
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10177-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bruce B. Carnicelli

Kimberly A. Carnicelli
aka Kimberly A. Merlino, aka Kimberly A. Friend

8/2/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Bruce B. Carnicelli
 Kimberly A. Carnicelli
 Debtors

Case No. 17-10177-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 79

Date Rcvd: Aug 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2017.

db/jdb
 cr +Bruce B. Carnicelli, Kimberly A. Carnicelli, 5166 Amherst Road, Erie, PA 16506-4330
 +Santander Consumer USA Inc., dba Chrysler Capital, 2277 Highway 36 W, Suite 100,
 Roseville, MN 55113-3896
 14369016 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Drive,
 Wilmington, DE 19808)
 14369017 +BAC Home Loans Serv LP, 4909 Savarese Circle, FL1-908-01-47, Tampa, FL 33634-2413
 14369021 +Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007
 14369022 +Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
 14369026 +Chrysler Capital, P.O. Box 660335, Dallas, TX 75266-0335
 14369028 +Client Services, Inc., 3451 Harry S. Truman Boulevard, St. Charles, MO 63301-9816
 14369036 +Comenity Capital Bank, c/o PayPal Credit, P.O. Box 5138, Timonium, MD 21094-5138
 14369039 Discover Bank, P.O. Box 15376, Wilmington, DE 19850
 14369042 +Estate Information Services, LLC, P.O. Box 1730, Reynoldsburg, Ohio 43068-8730
 14369043 +FMA Alliance, Ltd., P.O. Box 2409, Houston, TX 77252-2409
 14369044 +GenPact Services, LLC, P.O. Box 1969, Southgate, MI 48195-0969
 14369045 +Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
 14369052 +LVNV Funding, LLC, 625 Pilot Road, Suite 3, Las Vegas, NV 89119-4485
 14369053 +MDJ Paul Manzi, 3608 West 26th Street, Erie, PA 16506-2059
 14369057 +MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 14369054 Midland Funding, LLC, Midland Credit Management, Inc., Suite 300, San Diego, CA 92108
 14369055 +Monarch Recovery Management Inc., P.O. Box 21089, Philadelphia, PA 19114-0589
 14369060 +NCC Business Services, Inc., P.O. Box 24739, Jacksonville, KY 32241-4739
 14369058 +Nationwide Credit Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314
 14369061 +Northstar Location Services, LLC, Attn: Financial Services Dept, 4285 Genesee Street,
 Cheektowaga, NY 14225-1943
 14369065 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180
 14369066 +PNC Bank, National Association, P.O. Box 5570, Cleveland, OH 44101-0570
 14369067 +PNC Bank, National Association, P.O. Box 535230, Pittsburgh, PA 15253-5230
 14369064 +PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
 14369084 Wells Fargo Financial NA, MAC 4031-080800 Walnut Street, Des Moines, IA 50309
 14369085 +Weltman Weinberg & Reis Co, LPA, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: jmelaragno@iq7technology.com Aug 03 2017 01:25:11 John C. Melaragno, Trustee,
 502 West 7th Street., Erie, PA 16502-1333
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 03 2017 01:23:58 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr EDI: BECKLEE.COM Aug 03 2017 01:18:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
 14369046 EDI: HNDA.COM Aug 03 2017 01:18:00 Honda Financial Services, P.O. Box 166469,
 Irving, TX 75016
 14369011 +EDI: GMACFS.COM Aug 03 2017 01:18:00 Ally, P.O. Box 9001951, Louisville, KY 40290-1951
 14369010 +EDI: GMACFS.COM Aug 03 2017 01:18:00 Ally, Payment Processing, P.O. Box 9001951,
 Louisville, KY 40290-1951
 14369012 +EDI: GMACFS.COM Aug 03 2017 01:18:00 Ally Financial, P.O. Box 380901,
 Bloomington, MN 55438-0901
 14369013 +EDI: RMSC.COM Aug 03 2017 01:18:00 Amazon/Synchrony Bank, P.O. Box 960013,
 Orlando, FL 32896-0013
 14369015 +EDI: AMEREXPR.COM Aug 03 2017 01:18:00 American Express, P.O. Box 981537,
 El Paso, TX 79998-1537
 14369014 +EDI: AMEREXPR.COM Aug 03 2017 01:18:00 American Express, P.O. Box 1270,
 Newark, NJ 07101-1270
 14369019 EDI: BANKAMER.COM Aug 03 2017 01:18:00 Bank of America, P.O. Box 982238,
 El Paso, TX 79998
 14369018 +EDI: BANKAMER.COM Aug 03 2017 01:18:00 Bank of America, P.O. Box 31785,
 Tampa, FL 33631-3785
 14369020 +EDI: TSYS2.COM Aug 03 2017 01:18:00 Barclay's Bank Delaware, 125 S West Street,
 Wilmington, Delaware 19801-5014
 14369023 +E-mail/Text: cms-bk@cms-collect.com Aug 03 2017 01:23:51 Capital Mangement Services, LP,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 14369024 +EDI: RMSC.COM Aug 03 2017 01:18:00 CareCredit/Synchrony Bank, P.O. Box 960061,
 Orlando, FL 32896-0061
 14369025 +EDI: CHASE.COM Aug 03 2017 01:18:00 Chase/Bank One Card Serv, P.O. Box 15298,
 Wilmington, DE 19850-5298
 14369027 +EDI: CHRM.COM Aug 03 2017 01:18:00 Chrysler Capital, P.O. Box 961275,
 Fort Worth, TX 76161-0275
 14369029 +EDI: WFNNB.COM Aug 03 2017 01:18:00 Comenity - Giant Eagle, P.O. Box 659584,
 San Antonio, TX 78265-9584
 14369030 +EDI: WFNNB.COM Aug 03 2017 01:18:00 Comenity - HSN, P.O. Box 659707,
 San Antonio, TX 78265-9707

District/off: 0315-1

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 79

Date Rcvd: Aug 02, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14369031	+EDI: WFNNB.COM Aug 03 2017 01:18:00	Comenity - Lane Bryant, P.O. Box 659728, San Antonio, TX 78265-9728
14369032	+EDI: WFNNB.COM Aug 03 2017 01:18:00	Comenity Bank, P.O. Box 182273, Columbus, Ohio 43218-2273
14369033	+EDI: WFNNB.COM Aug 03 2017 01:18:00	Comenity Bank/GNTEagle, P.O. Box 182789, Columbus, OH 43218-2789
14369034	+EDI: WFNNB.COM Aug 03 2017 01:18:00	Comenity Bank/HSN, P.O. Box 182120, Columbus, Ohio 43218-2120
14369035	+EDI: WFNNB.COM Aug 03 2017 01:18:00	Comenity Bank/LNBryant, P.O. Box 182789, Columbus, Ohio 43218-2789
14369037	+EDI: CRFRSTNA.COM Aug 03 2017 01:18:00	Credit First Natl Assoc, P.O. Box 81315, Cleveland, OH 44181-0315
14369038	+EDI: CRFRSTNA.COM Aug 03 2017 01:18:00	Credit First, NA, P.O. Box 81344, Cleveland, OH 44188-0001
14369040	+EDI: DISCOVER.COM Aug 03 2017 01:18:00	Discover Financial Service LLC, P.O. Box 15316, Wilmington, DE 19850
14369047	+EDI: IRS.COM Aug 03 2017 01:18:00	Internal Revenue Service, Department of Treasury, Cincinnati, OH 45999
14369050	+EDI: RMSC.COM Aug 03 2017 01:18:00	JC Penney/Synchrony Bank, P.O. Box 960090, Orlando, FL 32896-0090
14369048	+E-mail/Text: ebnsterling@weltman.com Aug 03 2017 01:23:52	Jared Galleria of Jewelry, P.O. Box 740425, Cincinnati, OH 45274-0425
14369049	+E-mail/Text: ebnsterling@weltman.com Aug 03 2017 01:23:52	Jared Jewelers, 375 Ghent Road, Fairlawn, OH 44333-4601
14369051	+EDI: CBSKOHLS.COM Aug 03 2017 01:18:00	Kohl's Department Store, P.O. Box 3115, Milwaukee, WI 53201-3115
14369062	+EDI: RMSC.COM Aug 03 2017 01:18:00	Old Navy/Synchrony Bank, P.O. Box 530942, Atlanta, GA 30353-0942
14369063	+E-mail/Text: bankruptcy@onlineis.com Aug 03 2017 01:24:53	Online Collections, P.O. Box 1489, Winterville, NC 28590-1489
14369068	+EDI: PRA.COM Aug 03 2017 01:18:00	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14369069	+EDI: RMSC.COM Aug 03 2017 01:18:00	QCard/Synchrony Bank, P.O. Box 530905, Atlanta, GA 30353-0905
14369070	+EDI: RMSC.COM Aug 03 2017 01:18:00	SYNC/QVC, P.O. Box 965005, Orlando, FL 32896-5005
14369071	+EDI: RMSC.COM Aug 03 2017 01:18:00	SYNCB/Amazon Plcc, P.O. Box 965015, Orlando, FL 32896-5015
14369072	+EDI: RMSC.COM Aug 03 2017 01:18:00	SYNCB/Care Credit, P.O. Box 965036, Orlando, Florida 32896-5036
14369073	+EDI: RMSC.COM Aug 03 2017 01:18:00	SYNCB/JC Penney, P.O. Box 965007, Orlando, FL 32896-5007
14369074	+EDI: RMSC.COM Aug 03 2017 01:18:00	SYNCB/Lowes, P.O. Box 965005, Orlando, Florida 32896-5005
14369075	+EDI: RMSC.COM Aug 03 2017 01:18:00	SYNCB/Old Navy, P.O. Box 965005, Orlando, FL 32896-5005
14369076	+EDI: RMSC.COM Aug 03 2017 01:18:00	SYNCB/Sams, P.O. Box 965005, Orlando, FL 32896-5005
14369077	+EDI: RMSC.COM Aug 03 2017 01:18:00	SYNCB/Wal-Mart, P.O. Box 965024, Orlando, FL 32896-5024
14369078	+EDI: RMSC.COM Aug 03 2017 01:18:00	Synchrony/ToysRUs, P.O. Box 965001, Orlando, FL 32896-5001
14369080	+EDI: WTRRNBBANK.COM Aug 03 2017 01:18:00	TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
14369079	+EDI: WTRRNBBANK.COM Aug 03 2017 01:18:00	Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
14369081	+EDI: CITICORP.COM Aug 03 2017 01:18:00	The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14369082	+E-mail/Text: jsprentz@urc.com Aug 03 2017 01:25:15	United Refining Company, P.O. Box 599, Warren, PA 16365-0599
14369083	+EDI: VERIZONWIRE.COM Aug 03 2017 01:18:00	Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505
14369086	+EDI: WFFC.COM Aug 03 2017 01:18:00	WFFNB/Furniture Barn, CSCL DSP TM MAC N8235-04M, P.O. Box 14517, Des Moines, IA 50306-3517

TOTAL: 51

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, NATIONAL ASSOCIATION

14369041* +DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial Service LLC, P.O. Box 15316,
Wilmington, DE 19850)

14369056* +Monarch Recovery Management, Inc., P.O. Box 21089, Philadelphia, PA 19114-0589

14369059* +Nationwide Credit Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: admin
Form ID: 318

Page 3 of 3
Total Noticed: 79

Date Rcvd: Aug 02, 2017

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
John C. Melaragno, Trustee johnm@mplegal.com,
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com
Joseph B. Spero on behalf of Debtor Bruce B. Carnicelli sperolaw@neohio.twcbc.com,
legalmom18@hotmail.com
Joseph B. Spero on behalf of Joint Debtor Kimberly A. Carnicelli sperolaw@neohio.twcbc.com,
legalmom18@hotmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5